



Bernstein-Burkley, P.C.
Keri P. Ebeck, Esquire
Bar No. 262092017
601 Grant Street, 9th Floor
Pittsburgh, PA 15219
(412) 456-8112

Order Filed on December 12, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

ATTORNEY FOR CREDITOR: NAVY FEDERAL CREDIT UNION

**IN THE BANKRUPTCY COURT FOR THE
DISTRICT OF NEW JERSEY (TRENTON)
HONORABLE MICHAEL B. KAPLAN**

In re: : Case No. 22-11927-MBK
: :
STEVEN JONES : :
: :
Debtor, : Chapter 13
: :
: Hearing Date: October 12, 2022
: :

CONSENT ORDER RESOLVING MOTION FOR RELIEF FROM STAY DATED AUGUST 19, 2022

**CONSENT ORDER MODIFYING STAY AS TO MOTOR VEHICLE
2013 FORD TAURUS, VIN# 1FAHP2KT9DG165582**

The relief set forth on the following pages, number one (1) through six (6) is hereby ORDERED.

DATED: December 12, 2022

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".

Honorable Michael B. Kaplan
United States Bankruptcy Judge

Debtors:

Steven Jones

Case No.:

22-11927-MBK

Caption of Order:

Consent Order to Resolve Motion for Relief from Stay

1. The 11 U.S.C. §362(a) Stay as to Navy Federal Credit Union, (“Movant”), with respect to the personal property of the Debtor described as a 2013 Ford Taurus, VIN# 1FAHP2KT9DG165582, in accordance with the agreement of the Debtor and the Movant is hereby modified and shall remain in effect PROVIDED THAT Debtors comply with the following terms and conditions:

The arrears are \$43.17 as of the date of this Consent Order. Debtor shall cure the arrears and fees and costs by making a payment in the amount of \$43.17 within ten (10) days of the Consent Order being approved. Debtors shall then be responsible for timely making all future regular monthly payments to Movant starting with the payment of \$263.31 due on November 20, 2022. Failure to make future monthly payments shall also be cause for default under this Consent Order.

2. The term “payment” as set forth in Paragraph 1, *supra*, does not include a check that is returned due to insufficient funds, account closed or is otherwise not capable of negotiation for any other reason.

3. Debtors will be in default under the Consent Order in the event that Debtors fail to comply with the payment terms and conditions in Paragraph 1, *supra*. If Debtor fails to cure the default within ten (10) days from the date of default, Movant may file a Certification of Default on five (5) days’ notice to Debtor, counsel for Debtors and the Chapter 13 Trustee for an Order lifting the automatic Stay imposed under 11 U.S.C. §362(a) and permitting Movant to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating and completing sale of the motor vehicle without regard to any future conversion of this matter to a different form of bankruptcy.

4. The failure of Movant to file a notice of default will not be construed or act as a waiver of any of the rights of Movant under the Consent Order.

5. In the event the Debtor converts to a bankruptcy under any Chapter other than Chapter 13 of the Bankruptcy Code, then Debtors shall pay all pre-petition arrears and post-petition arrears within fifteen (15) days from the date the case is converted from Chapter 13 to any other Chapter.

Debtors:

Steven Jones

Case No.:

22-11927-MBK

Caption of Order:

Consent Order to Resolve Motion for Relief from Stay

6. Movant's fees and costs of \$438.00 are to be paid through the Chapter 13 Plan.

We hereby Consent to the form and entry of the foregoing Order.

<u>/s/ Keri P. Ebeck</u> Keri P. Ebeck , Esquire Bernstein-Burkley, P.C. 601 Grant Street, 9 th Floor Pittsburgh, PA 15219 (412) 456-8112 Email: kebeck@bernsteinlaw.com	<u>/s/ </u> Bruce C. Truesdale, Esquire Bruce C. Truesdale PC 147 Union Ave., Ste 1e Middlesex, NJ 08846 732-302-960 Email: brucectruesdalepc@gmail.com
--	--

12/2/2022

Dated: November 9, 2022

In re:
Steven Jones
Debtor

Case No. 22-11927-MBK
Chapter 13

District/off: 0312-3
Date Rcvd: Dec 12, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2022:

Recip ID	Recipient Name and Address
db	+ Steven Jones, 1053 Robin Court, Greenbrook, NJ 08812-1738

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Bruce C. Truesdale	on behalf of Debtor Steven Jones brucectruesdalepc@gmail.com bctpcef@gmail.com;r49787@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Keri P. Ebeck	on behalf of Creditor Navy Federal Credit Union KEBECK@BERNSTEINLAW.COM jbluemle@bernssteinlaw.com
Marlena S. Diaz-Cobo	on behalf of Creditor Mountainview at Green Brook Condominium Association Inc. collections@theassociationlawyers.com
Sarah K. McCaffery	on behalf of Creditor Westlake Services LLC d/b/a Westlake Financial Services ckohn@hoflawgroup.com

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Dec 12, 2022

Form ID: pdf903

Total Noticed: 1

U.S. Trustee

USTPRegion03.NE.EDCF@usdoj.gov

William H Brosna

on behalf of Creditor Mountainview at Green Brook Condominium Association Inc. collections@theassociationlawyers.com

TOTAL: 8